

Attachment A: Statement of Facts

Submitted by: Audury "Petie" Davis, Authorized Representative for Plaintiff Maryann Butler
This Statement of Facts is submitted in support of Plaintiff's civil complaint against New American Funding ("NAF"). It outlines material events and evidence, organized by key factual components, in connection with Plaintiff's FHA refinance process.

1. Authorized Representation Confirmed

Consent Form Acknowledged and Email Listed by Borrower

Plaintiff executed a Technology Consent and Authorization Form appointing her son, Audury Petie Davis, as her representative for all loan communications. This form was submitted to NAF and acknowledged. (See Exhibit A)

2. Submission of Loan Application and Estimate

Complete Loan Packet Received and Rate Disclosures Issued

Plaintiff submitted a complete Uniform Residential Loan Application including employment, income, and asset documentation. This packet includes a Loan Estimate disclosing terms, fees, and closing costs. (See Exhibit B – Loan Application Packet, including Loan Estimate, Hazard Insurance, etc.)

3. FHA Appraisal and Concealed Requirements

No Cure Notice or Guidance Ever Provided

An FHA Appraisal Report was issued identifying eligibility subject to minor repairs. No cure notice or instructions were ever issued. The Plaintiff received no follow-up regarding repair actions. (See Exhibit C – FHA Appraisal Report)

4. Email Blockages and Comms Interference

Email Bouncebacks Triggered at Deadline Stage

On or about March 19, 2025, communication to NAF representatives began bouncing, resulting in blocked access to loan personnel during the final stages of review. Plaintiff's authorized representative experienced systematic obstruction. (See Exhibit D – Email Bounce Backs)

5. Misrepresentations to Federal Regulators

NAF Claims "Impersonation" After Directly Engaging with Representative

In formal response to the CFPB, NAF's Senior Vice President falsely alleged impersonation despite previous email engagement with the Plaintiff's representative. Records show NAF directly responded to Davis. (See Exhibit E – CFPB Response from Amy Dale)

6. Voicemail Confirming Employment Was Verified

Loan Officer Contradicts Denial Reason in Voicemail

Loan Officer Shawn Wainwright left a voicemail stating the employment verification had been received and was under review. This evidence contradicts NAF's claims that no such documentation was obtained. (See Exhibit F – Voicemail Evidence)

7. Formal Complaints Filed After Exhaustion

Regulators Contacted After NAF Ignored All Resolution Attempts

After repeated communication failures, Plaintiff filed formal complaints with the CFPB, HUD, and BBB documenting all patterns of obstruction and misrepresentation. (See Exhibit G – Formal Complaint Filings)

Executed on April 14, 2025

Respectfully submitted,

Audury "Petie" Davis

Authorized Representative for Plaintiff Maryann Butler

